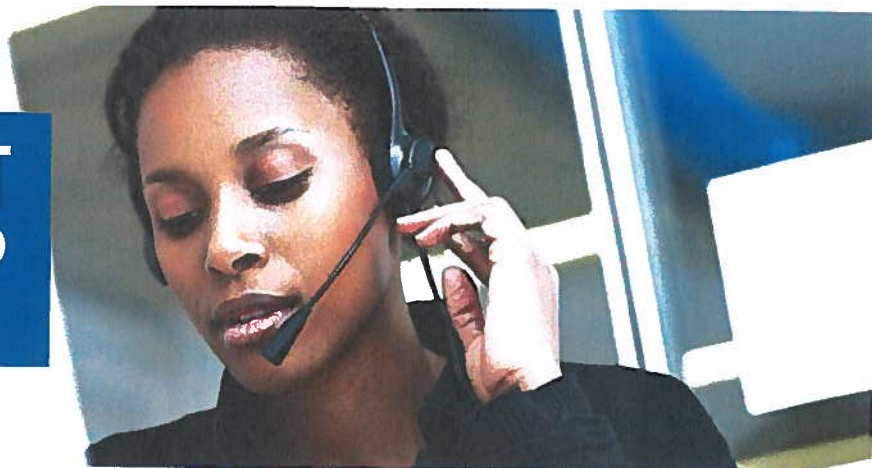


# HAVE YOU MET ALICE?



## ALICE: A STUDY OF FINANCIAL HARDSHIP IN MICHIGAN

In September 2014, Michigan Association of United Ways unveiled its first statewide ALICE Report, a data-driven, comprehensive research project upending the conventional view of Michigan. The fact is that the number of Michigan households who are unable to afford life's basic necessities far exceeds the official federal poverty statistics. United Way calls this newly revealed demographic **ALICE**, an acronym for **Asset Limited, Income Constrained, Employed**.

ALICE represents the nearly 930,503 men and women of all ages and races who get up each day to go to work, but who aren't sure if they'll be able to put dinner on the table each night. ALICE is your child care worker, home health aide, store clerk, and office assistant – all workers essential to you and to our community's success.

Before this report, ALICE was a population and community issue without a name or face. While it is true that ALICE has existed long before this study, it was not until the release of this Report that there was any way to discuss the plight of these households, nonetheless quantify them.

## ALICE NEEDS YOUR HELP

We all have a vested interest in improving conditions for ALICE – their everyday struggles reach beyond personal trials to impact the wider community.

Visit [uwmich.org/ALICE](http://uwmich.org/ALICE) to download the ALICE Report and join the community dialogue around these issues. By raising awareness about ALICE and stimulating a fresh dialogue among residents and leaders, we can, together, improve the overall health of our communities.



**GIVE. ADVOCATE. VOLUNTEER.**

**Michigan Association  
of United Ways**

[uwmich.org/ALICE](http://uwmich.org/ALICE)





# ALICE IN KENT COUNTY

Population: 614,462 | Number of Households: 231,171  
 Median Household Income: \$50,653 (state average: \$46,859)  
 Unemployment Rate: 6.7% (state average: 9.1%)  
 Gini Coefficient (zero = equality, one = inequality): 0.46 (state average: 0.46)

## How many households are struggling?

ALICE, an acronym for Asset Limited, Income Constrained, Employed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty  
35,038 HH  
15%

ALICE  
54,446 HH  
24%

Above ALICE  
141,687 HH  
61%

## What are the economic conditions?

The Economic Viability Dashboard evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing  
Affordability  
poor (47)

Job  
Opportunities  
good (68)

Community  
Support  
good (66)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

### Household Survival Budget, Kent County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$578	\$744
Child care	\$-	\$1,214
Food	\$196	\$592
Transportation	\$341	\$681
Health care	\$130	\$518
Miscellaneous	\$138	\$412
Taxes	\$137	\$372
Monthly total	\$1,519	\$4,534
ANNUAL TOTAL	\$18,226	\$54,404
Hourly wage	\$9.11	\$27.20

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

### Kent County, 2012

Town	Total HH	% ALICE & Poverty
Ada Township	4,323	10%
Algonia Township	3,404	21%
Alpine Township	5,270	46%
Bowne Township	1,013	26%
Byron Township	7,362	30%
Caledonia Township	4,319	20%
Canton Township	4,500	17%
Cascade Charter Township	6,189	15%
Cedar Springs City	1,285	50%
Coastland Township	2,551	18%
East Grand Rapids City	3,880	15%
Gaines Charter Township	9,380	36%
Grand Rapids Charter Township	5,889	19%
Grand Rapids City	73,510	51%
Grandville City	5,930	36%
Grafton Township	1,405	22%
Kentwood City	19,868	43%
Lowell Charter Township	2,155	23%
Lowell City	1,537	43%
Nelson Township	1,654	30%
Oakfield Township	1,954	27%
Plainfield Charter Township	12,072	30%
Rockford City	2,129	39%
Solon Township	2,050	28%
Sparta Township	3,531	40%
Spencer Township	1,584	35%
Tyrone Township	1,553	35%
Vergeennes Township	1,435	22%
Walker City	9,951	38%
Wyoming City	28,127	45%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).



# ALICE IN LIVINGSTON COUNTY

**Population:** 182,838 | **Number of Households:** 66,808  
**Median Household Income:** \$75,719 (state average: \$46,859)  
**Unemployment Rate:** 9.1% (state average: 9.1%)  
**Gini Coefficient** (zero = equality, one = inequality): 0.38 (state average: 0.46)

## How many households are struggling?

**ALICE**, an acronym for Asset Limited, Income Constrained, Employed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

**Poverty**  
4,443 HH  
7%

**ALICE**  
13,437 HH  
20%

Struggling

**Above ALICE**  
48,928 HH  
73%

Town	Total HH	% ALICE & Poverty
Brighton City	3,752	38%
Brighton Township	6,234	14%
Cohoctah Township	1,178	33%
Conway Township	1,253	31%
Deerfield Township	1,556	26%
Genoa Township	7,749	31%
Green Oak Township	6,601	26%
Hamburg Township	7,845	21%
Hardy Township	2,926	40%
Hartland Township	4,959	22%
Howell City	3,905	57%
Howell Township	2,680	35%
Isco Township	1,304	25%
Marion Township	3,267	17%
Oceola Township	4,258	17%
Pulmon Township	3,074	30%
Tyrone Township	3,511	26%
Unadilla Township	1,327	43%

## What are the economic conditions?

The **Economic Viability Dashboard** evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing Affordability**  
poor (45)

**Job Opportunities**  
good (69)

**Community Support**  
good (64)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$643	\$798
Child care	\$-	\$1,476
Food	\$196	\$592
Transportation	\$403	\$805
Health care	\$115	\$458
Miscellaneous	\$152	\$463
Taxes	\$161	\$503
Monthly total	\$1,668	\$5,096
ANNUAL TOTAL	\$20,014	\$61,149
Hourly wage	\$10.01	\$30.57

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS), and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

## Macomb County, 2012

Town	Total HH	% ALICE & Poverty
Annada Township	1,831	20%
Bruce Township	3,075	24%
Center Line City	3,670	56%
Chesterfield Township	15,935	27%
Clinton Charter Township	42,160	42%
Eastpointe City	12,635	47%
Fraser City	5,999	35%
Harrison Charter Township	10,974	36%
Lenox Township	3,179	30%
Macomb Township	26,435	18%
Memphis City	281	44%
Mount Clemens City	7,032	56%
New Baltimore City	4,331	22%
Ray Township	1,465	22%
Richmond City	2,343	33%
Richmond Township	1,214	23%
Roseville City	19,857	48%
Shelby Charter Township	27,832	25%
St. Clair Shores City	26,862	34%
Sterling Heights City	47,914	31%
Utica City	2,008	40%
Warren City	52,262	46%
Washington Township	9,264	29%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

# ALICE IN MACOMB COUNTY

Population: 847,383 | Number of Households: 330,541  
 Median Household Income: \$52,185 (state average: \$46,859)  
 Unemployment Rate: 10.1% (state average: 9.1%)  
 Gini Coefficient (zero = equality, one = inequality): 0.42 (state average: 0.46)

## How many households are struggling?

ALICE, an acronym for Asset Limited, Income Constrained, Employed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

Poverty  
38,376 HH  
12%

ALICE  
80,721 HH  
24%

STRUGGLING

Above ALICE  
211,444 HH  
64%

## What are the economic conditions?

The Economic Viability Dashboard evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

Housing  
Affordability  
poor (38)

Job  
Opportunities  
fair (65)

Community  
Support  
fair (54)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

### Household Survival Budget, Macomb County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$586	\$798
Child care	\$-	\$1,370
Food	\$196	\$592
Transportation	\$403	\$805
Health care	\$115	\$458
Miscellaneous	\$145	\$449
Taxes	\$153	\$465
Monthly total	\$1,597	\$4,937
ANNUAL TOTAL	\$19,164	\$59,243
Hourly wage	\$9.58	\$29.62

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.



# ALICE IN MUSKEGON COUNTY

**Population:** 170,182 | **Number of Households:** 63,860  
**Median Household Income:** \$40,535 (state average: \$46,859)  
**Unemployment Rate:** 8.9% (state average: 9.1%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.44 (state average: 0.46)

## How many households are struggling?

ALICE, an acronym for Asset Limited, Income Constrained, Employed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

**Poverty**  
12,772 HH  
20%

**ALICE**  
14,767 HH  
23%

STRUGGLING

**Above ALICE**  
36,321 HH  
57%

## What are the economic conditions?

The Economic Viability Dashboard evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing**  
**Affordability**  
poor (47)

**Job**  
**Opportunities**  
fair (58)

**Community**  
**Support**  
fair (50)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

### Household Survival Budget, Muskegon County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
<b>Housing</b>	\$461	\$625
<b>Child care</b>	\$-	\$976
<b>Food</b>	\$196	\$592
<b>Transportation</b>	\$341	\$681
<b>Health care</b>	\$130	\$518
<b>Miscellaneous</b>	\$126	\$362
<b>Taxes</b>	\$128	\$223
<b>Monthly total</b>	\$1,381	\$3,977
<b>ANNUAL TOTAL</b>	\$16,571	\$47,724
<b>Hourly wage</b>	\$8.29	\$23.86

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

### Muskegon County, 2012

Town	Total HH	% ALICE & Poverty
Blue Lake Township	804	27%
Cassio Township	882	30%
Cedar Creek Township	1,282	37%
Dalton Township	3,407	33%
Egelston Township	3,672	43%
Fruitland Township	2,087	21%
Fruitport Charter Township	4,975	28%
Holton Township	833	41%
Laketon Township	2,853	25%
Montague City	871	38%
Montague Township	646	27%
Moorland Township	575	36%
Muskegon Charter Township	8,469	47%
Muskegon City	14,425	63%
Muskegon Heights City	4,176	72%
North Muskegon City	1,654	30%
Norton Shores City	9,712	32%
Ravenna Township	961	27%
Roosevelt Park City	1,636	38%
Sullivan Township	894	28%
White River Township	605	24%
Whitehall City	1,133	43%
Whitehall Township	695	28%



# ALICE IN OAKLAND COUNTY

Population: 1,220,657 | Number of Households: 489,897  
 Median Household Income: \$63,345 (state average: \$46,859)  
 Unemployment Rate: 8.9% (state average: 9.1%)  
 Gini Coefficient (zero = equality, one = inequality): 0.47 (state average: 0.46)

## How many households are struggling?

ALICE, an acronym for Asset Limited, Income Constrained, Employed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

<b>Poverty</b>	<b>ALICE</b>	<b>ABOVE ALICE</b>
48,719 HH	115,898 HH	325,280 HH
10%	24%	66%

STRUGGLING

## What are the economic conditions?

The Economic Viability Dashboard evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

<b>Housing Affordability</b>	<b>Job Opportunities</b>	<b>Community Support</b>
poor (32)	good (69)	good (74)

## What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

### Household Survival Budget, Oakland County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$586	\$798
Child care	\$-	\$1,499
Food	\$196	\$592
Transportation	\$403	\$805
Health care	\$115	\$458
Miscellaneous	\$145	\$463
Taxes	\$153	\$475
Monthly total	\$1,597	\$5,089
ANNUAL TOTAL	\$19,164	\$61,074
Hourly wage	\$9.58	\$30.54

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.

### Oakland County, 2012

Town	Total HH	% ALICE & Poverty
Addison Township	2,310	23%
Auburn Hills City	8,861	43%
Berkeley City	6,578	26%
Birmingham City	8,824	18%
Bloomfield Charter Township	16,316	10%
Bloomfield Hills City	1,393	11%
Brandon Charter Township	5,269	30%
Clawson City	5,269	40%
Commerce Charter Township	14,718	21%
Farmington City	4,610	34%
Farmington Hills City	35,898	33%
Ferndale City	9,317	46%
Groveland Township	1,884	23%
Hazel Park City	6,768	60%
Highland Charter Township	6,975	31%
Holly Township	4,169	29%
Huntington Woods City	2,313	13%
Independence Charter Township	12,952	28%
Keego Harbor City	1,304	59%
Lathrup Village City	1,697	16%
Lyon Charter Township	5,251	27%
Madison Heights City	12,751	51%
Millford Charter Township	6,008	24%
Northville City	1,256	10%
Novi City	23,033	24%
Oak Park City	11,507	48%
Oakland Charter Township	5,884	14%
Orion Charter Township	12,983	29%
Oxford Charter Township	7,323	24%
Pleasant Ridge City	1,114	15%
Pontiac City	23,330	60%
Rochester City	5,473	28%
Rochester Hills City	27,893	24%
Rose Township	2,328	26%
Royal Oak Charter Township	1,024	68%
Royal Oak City	28,249	34%
South Lyon City	4,787	36%
Southfield City	31,724	47%
Southfield Township	5,541	12%
Springfield Charter Township	5,037	24%
Sylvan Lake City	796	24%
Troy City	30,838	24%
Village Of Clarkston City	408	37%
Walled Lake City	3,219	48%
Waterford Charter Township	29,523	42%
West Bloomfield Charter Township	24,483	24%
White Lake Charter Township	11,165	29%
Wixom City	5,885	48%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).



## Wayne County, 2012

Town	Total HH	% ALICE & Poverty
Allen Park City	11,071	30%
Belleville City	1,778	41%
Brownstown Charter Township	10,578	31%
Canton Charter Township	29,754	18%
Dearborn City	31,605	44%
Dearborn Heights City	20,940	42%
Detroit City	253,073	67%
Ecorse City	3,539	59%
Flat Rock City	3,661	41%
Garden City	10,198	33%
Gibraltar City	1,891	22%
Grosse Ile Township	4,095	19%
Grosse Pointe City	2,121	16%
Grosse Pointe Farms City	3,734	14%
Grosse Pointe Park City	4,267	23%
Grosse Pointe Woods City	6,179	15%
Hamtramck City	6,489	69%
Harper Woods City	5,805	43%
Highland Park City	4,507	74%
Huron Charter Township	5,556	32%
Inster City	9,754	63%
Lincoln Park City	14,210	47%
Livonia City	36,091	22%
Melvindale City	4,262	58%
Northville City	1,289	28%
Northville Township	10,596	17%
Plymouth Charter Township	10,518	21%
Plymouth City	4,217	31%
Redford Charter Township	18,482	37%
River Rouge City	2,901	62%
Riverview City	4,785	35%
Rockwood City	1,242	35%
Romulus City	8,943	44%
Southgate City	12,878	40%
Sumpter Township	3,471	34%
Taylor City	23,463	47%
Trenton City	7,794	33%
Van Buren Charter Township	11,397	37%
Village Of Grosse Pointe Shores City	1,115	15%
Wayne City	6,904	50%
Westland City	32,739	45%
Woodhaven City	4,912	32%
Wyandotte City	10,665	39%

NOTE: Municipal-level data may not match county-level data; municipal-level data often relies on 3- and 5-year averages, is not available for the smallest towns that don't report income, and may overlap with Census Designated Places (CDP).

## ALICE IN WAYNE COUNTY

**Population:** 1,792,365 | **Number of Households:** 660,724  
**Median Household Income:** \$39,486 (state average: \$46,859)  
**Unemployment Rate:** 11.3% (state average: 9.1%)  
**Gini Coefficient** (zero = equality; one = inequality): 0.49 (state average: 0.46)

### How many households are struggling?

**ALICE**, an acronym for Asset Limited, Income Constrained, Employed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs.

**Poverty**  
154,765 HH  
23%

**ALICE**  
169,015 HH  
26%

STRUGGLING

**Above ALICE**  
336,944 HH  
51%

### What are the economic conditions?

The Economic Viability Dashboard evaluates community conditions for ALICE in three core areas. Each is an index with a scale of 1 (worst) to 100 (best).

**Housing**  
**Affordability**  
poor (40)

**Job**  
**Opportunities**  
poor (51)

**Community**  
**Support**  
good (87)

### What does it cost to afford the basic necessities?

This bare-minimum budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. Affording only a very modest living in each community, this budget is still significantly more than the U.S. poverty rate of \$11,170 for a single adult and \$23,050 for a family of four.

#### Household Survival Budget, Wayne County

	SINGLE ADULT	FAMILY (INFANT AND PRE-K)
Housing	\$586	\$798
Child care	\$-	\$1,265
Food	\$196	\$592
Transportation	\$403	\$805
Health care	\$115	\$458
Miscellaneous	\$145	\$435
Taxes	\$153	\$428
Monthly total	\$1,597	\$4,782
ANNUAL TOTAL	\$19,164	\$57,379
Hourly wage	\$9.58	\$28.69

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Bureau of Labor Statistics (BLS), Internal Revenue Service (IRS) and state Treasury, and ChildCare Aware, 2012; American Community Survey, 1 year estimate.